



HUMAN RESOURCES OFFICE TECHNICIAN / AGR ADMINISTRATIVE INSTRUCTION

Number: 05-43

06 AUG 2005

NATIONAL GUARD ASSOCIATION OF THE UNITED STATES (NGAUS) TECHNICIAN INSURANCE PROGRAM OPEN SEASON 1 SEPTEMBER – 31 OCTOBER 2005

Effective 1 September - 31 October 2005

1. The National Guard Association of the United States (NGAUS) has announced an open enrollment period into the Technician Insurance Program for California National Guard technicians. The Technician Insurance Program is underwritten by ReliaStar. The open enrollment period will be from 1 September – 31 October 2005. During this period, technicians are guaranteed enrollment into the NGAUS Disability Insurance Program without health questions or examinations, and enrollment into the NGAUS Term Life Insurance Program with guaranteed coverage of up to \$50,000.

2. **National Guard Long Term Disability Insurance Program.** Long Term Disability Income Insurance helps replace lost income if you are disabled. You can receive up to \$1100 per month from the basic disability plan depending on your salary. These benefits *begin after 30 consecutive days* (no payment for the first 30 days) and continue up to 3 years for disability due to sickness and for up to 10 years for a disability due to an accidental injury. An available Supplemental Disability option provides up to an additional \$1400 per month based on salary. *Supplemental benefits begin after 60 consecutive days (if you are under age 40), or after 90 consecutive days (if you are over age 40)*, and continues up to 3 years for disability due to sickness and up to 10 years for accidental injury. Coverage is available to the technician until age 60. Below is the Bi-Weekly Premiums Benefit Payment Schedule, based on your salary (payroll deduction):

SALARY	Age Under 40	Age 40-49	Age 50-59
Salary Under \$18,000			
Basic Plan \$500 monthly benefit	\$2.00	\$5.40	\$14.95
Supplemental \$400 monthly benefit	.80	1.80	4.60
Salary \$18,000 - \$19,999			
Basic Plan \$600 monthly benefit	\$2.50	\$6.75	\$18.30
Supplemental \$400 monthly benefit	.80	1.80	4.60
Salary \$20,000 - \$23,999			
Basic Plan \$600 monthly benefit	\$2.50	\$6.75	\$18.30
Supplemental \$500 monthly benefit	1.20	2.70	6.90
Salary \$24,000 - \$25,999			
Basic Plan \$600 monthly benefit	\$2.50	\$6.75	\$18.30
Supplemental \$600 monthly benefit	1.60	3.60	9.20
Salary \$26,000 - \$27,999			
Basic Plan \$600 monthly benefit	\$2.50	\$6.75	\$18.30
Supplemental \$700 monthly benefit	2.00	4.50	9.90
Salary \$28,000 - \$31,999			
Basic Plan \$700 monthly benefit	\$3.00	\$8.10	\$21.65
Supplemental \$700 monthly benefit	2.00	4.50	9.90
Salary \$32,000 - \$39,999			
Basic Plan \$800 monthly benefit	\$3.20	\$9.20	\$24.80
Supplemental \$800 monthly benefit	2.40	5.40	13.80
Salary \$40,000 - \$49,999			
Basic Plan \$1,000 monthly benefit	\$4.40	\$11.70	\$31.20
Supplemental \$1,000 monthly benefit	3.00	7.00	17.50
Salary \$50,000 and Over			
Basic Plan \$1,100 monthly benefit	\$4.95	\$13.20	\$34.65
Supplemental \$1,400 monthly benefit	4.90	10.50	25.20

You do not have to deplete your leave balances to be eligible for Long Term Disability insurance payments. You may receive both your technician pay and Long Term Disability compensation. If you return to technician duty and are unable to perform the essential duties of your position but engage in some work (light duty), you may receive a reduced monthly benefit from this plan equal to your monthly benefit less 50%. Two months of disability benefits may be paid to you if you lose your technician position because of loss of military membership for medical reasons but are able to perform the essential duties of your own occupation in a civilian position. Pregnancy is covered as any other illness subject to the Pre-Existing limitation.

3. National Guard Term Life Insurance. The Term Life Insurance Program is available to technicians and/or spouses to age 70. At age 65, coverage reduces 50% and coverage terminated at age 70 (you can continue this insurance even if you are no longer a technician). Technicians are guaranteed acceptance up to \$50,000. *Technician coverage over \$50,000 and any spouse coverage must be approved by the underwriter (ReliaStar).* You or your spouse, but not both, may purchase dependent Child Coverage. Unmarried, dependent children from 6 months to 19 years qualify for up to \$1000 coverage per child. Below is the Bi-Weekly Premiums (payroll deduction) for Term Life Insurance, by age:

Member or Spouse Attained Age	Benefit \$25,000	Benefit \$50,000	Benefit \$100,000	Benefit \$150,000	Benefit \$200,000	Benefit \$250,000
Under 30	\$1.50	\$3.00	\$6.00	\$7.50	\$10.00	\$12.50
30-34	\$2.00	\$4.00	\$8.00	\$9.00	\$12.00	\$15.00
35-39	\$2.50	\$5.00	\$10.00	\$13.50	\$18.00	\$22.50
40-44	\$3.25	\$6.50	\$13.00	\$18.00	\$24.00	\$30.00
45-49	\$5.25	\$10.50	\$21.00	\$27.00	\$36.00	\$45.00
50-54	\$8.00	\$16.00	\$32.00	\$42.00	\$56.00	\$70.00
55-59	\$12.00	\$24.00	\$48.00	\$61.50	\$82.00	\$102.50
60-64	\$18.00	\$36.00	\$72.00	\$91.50	\$122.00	\$152.00
65-69 (Coverage reduces by 50% when you reach age 65)	\$17.25	\$34.50	\$69.00	\$88.50	\$118.00	\$147.50

4. Effective Date. The effective date of coverage for the Disability Insurance Program and the Term Life Insurance Program will be the first day of the pay period in which the full deduction is made for each coverage as applied for by the technician and approved by ReliaStar. If the technician is absent or in a leave without pay (LWOP) status, the effective date of insurance will be deferred until the technician returns to a pay status.

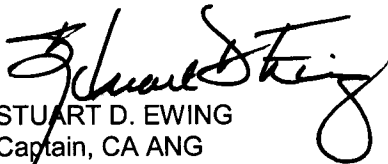
5. How to apply. During this open enrollment period, technician may apply for Long Term Disability Insurance and/or Term Life Insurance by completing the NGAUS Open Enrollment Form, Form #4883-NGE, and forward it to the Directorate for Human Resources, ATTN: Customer Services, 9800 Goethe Road, Sacramento, CA 95826. **Enrollment forms received after 31 October 2005 will be returned without action.**

6. Check your Leave and Earnings Statement (LES) if you think you have already enrolled in a long term disability insurance or term life program. Technicians that have previously enrolled will have a deduction for NGAUS and the code for plan selected (A, B C, D, or E). If you are enrolled in Combined Disability Insurance Program, underwritten by G.E. Financial, you will have a deduction on your LES for ST/PRV INS. Technicians covered by Combined Disability Insurance may wish to compare coverage and rates of both programs during this open enrollment to insure you have the income protection that will meet your needs in case of sickness or injury.

TAAI 05-43, dated 06 Aug 05

Subject: National Guard Association of the United States (NGAUS) Technician Insurance Program Open Season

7. Brochures and enrollment forms may be obtained from your local Remote Designee or by contacting SGT Anderson, Human Resources Specialist, at CAGNET 6-3256, DSN 466-3256 or COMM (916) 854-3256. Additional Technician Insurance information is found at www.ngaus.org/whatisngaus/productlist.asp or (888) 642-8748.



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